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January 4, 2021

Honorable Stacey Meisel, U.S.B.J.  
U.S. Bankruptcy Court  
50 Walnut St., 3<sup>rd</sup> Floor  
Newark, NJ 07102

Re: Alim Bowman, Debtor(s)  
18-18610  
Chapter 13  
Proceeding: Trustee's Default Certification  
Hearing Date: To Be Determined

Dear Judge Meisel:

Please accept this letter in limited response to the Trustee's Default Certification. The default is based on the fact that the debtor is \$2,642 in arrears through December with plan payments.

This appears to be correct. My office has yet been able to make contact with the debtor, despite several attempts, to address the matter and the deadline to respond is today. However, it is believed that such can be addressed, possibly through the filing of a modified plan, and the case can continue.

I therefore would therefore request that the court schedule a hearing on the matter so that a more formal opposition can be filed.

Respectfully submitted,

/S/ HERBERT B. RAYMOND, ESQ.

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